

United States Bankruptcy Court EASTERN DISTRICT OF MISSOURI ST. LOUIS DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Tillman, Michael R.			Name of Joint Debtor (Spouse) (Last, First, Middle): Tillman, Chanel L.		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): fka Chanel L. Stoner		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-2446			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-9696		
Street Address of Debtor (No. and Street, City, and State): 3606 Candlewyck Club Dr. Apt F. Florissant, MO			Street Address of Joint Debtor (No. and Street, City, and State): 3606 Candlewyck Club Dr. Apt F. Florissant, MO		
<div style="border: 1px solid black; width: 100px; float: right; text-align: center;"> ZIP CODE 63034 </div>			<div style="border: 1px solid black; width: 100px; float: right; text-align: center;"> ZIP CODE 63034 </div>		
County of Residence or of the Principal Place of Business: Saint Louis			County of Residence or of the Principal Place of Business: Saint Louis		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
<div style="border: 1px solid black; width: 100px; float: right; text-align: center;"> ZIP CODE </div>			<div style="border: 1px solid black; width: 100px; float: right; text-align: center;"> ZIP CODE </div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
<div style="border: 1px solid black; width: 100px; float: right; text-align: center;"> ZIP CODE </div>					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div>	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 </div>					
Estimated Assets <div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>					
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>					

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Michael R. Tillman Chanel L. Tillman	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None		Case Number: 	
Location Where Filed: 		Case Number: 	
Date Filed: 		Date Filed: 	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: None		Case Number: 	
District: 		Relationship: 	
Judge: 		Judge: 	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> <div> X <u>/s/ Sean C.Paul</u> Sean C.Paul </div> <div> <u>11/20/2015</u> Date </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Michael R. Tillman
Chanel L. Tillman****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael R. Tillman
Michael R. Tillman

X /s/ Chanel L. Tillman
Chanel L. Tillman

Telephone Number (If not represented by attorney)

11/20/2015

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

X /s/ Sean C. Paul
Sean C. Paul Bar No. **59371**

Sean C. Paul, Attorney at Law
8917 Gravois Rd.
St. Louis MO 63123

Phone No. **(314) 827-4027** Fax No. **(314) 222-0619**

11/20/2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**In re: **Michael R. Tillman
Chanel L. Tillman**Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael R. Tillman
Michael R. Tillman

Date: 11/20/2015

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman
Chanel L. Tillman**

Case No. _____
(if known)

Debtor(s)

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- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Chanel L. Tillman
Chanel L. Tillman

Date: 11/20/2015

In re **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
Total:			\$0.00	

(Report also on Summary of Schedules)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Pulaski Bank	-	\$230.00
		Checking account with Bank of America	-	\$0.00
		Savings account with Bank of America	-	\$0.00
		Checking Account at PNC	H	\$405.00
		Savings Account at PNC	H	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Used household goods and furnishings	-	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, cds/dvds	-	\$500.00
6. Wearing apparel.		Personal used clothing	-	\$500.00
7. Furs and jewelry.		Costume jewelry, wedding band(s)	-	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		bowling ball	-	\$50.00

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy	-	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	H	\$10,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2015 Tax Refund	-	\$0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2013 Dodge Avenger	-	\$12,000.00
		1996 Honda Civic	-	\$1,000.00
		1999 Pontiac Grand Am	-	\$500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="display: flex; justify-content: space-between;"> _____ 3 _____ continuation sheets attached Total > </div> (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				\$28,185.00

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	Mo. Rev. Stat. § 513.430.1(3)	\$0.00	\$0.00
Checking account with Pulaski Bank	Mo. Rev. Stat. § 513.430.1(3)	\$230.00	\$230.00
Checking account with Bank of America	Mo. Rev. Stat. § 513.430.1(3)	\$0.00	\$0.00
Savings account with Bank of America	Mo. Rev. Stat. § 513.430.1(3)	\$0.00	\$0.00
Checking Account at PNC	Mo. Rev. Stat. § 513.430.1(3)	\$404.00	\$405.00
Savings Account at PNC	Mo. Rev. Stat. § 513.430.1(3)	\$0.00	\$0.00
Used household goods and furnishings	Mo. Rev. Stat. § 513.430.1(1)	\$2,000.00	\$2,000.00
Books, pictures, cds/dvds	Mo. Rev. Stat. § 513.430.1(1)	\$500.00	\$500.00
Personal used clothing	Mo. Rev. Stat. § 513.430.1(1)	\$500.00	\$500.00
Costume jewelry, wedding band(s)	Mo. Rev. Stat. § 513.430.1(2)	\$1,000.00	\$1,000.00
	Mo. Rev. Stat. § 513.430.1(2)	\$0.00	
Term life insurance policy	Mo. Rev. Stat. § 513.430.1(7)	\$0.00	\$0.00
401(k)	Mo. Rev. Stat. § 513.430.1(10)(f), 11 USC §522(b)(3)(C)	full fair market value (FMV)	\$10,000.00
2015 Tax Refund	Mo. Rev. Stat. § 513.430.1(10)(a)	\$0.00	\$0.00
	Mo. Rev. Stat. § 513.440	\$1,950.00	
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$16,584.00	\$14,635.00

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2013 Dodge Avenger	Mo. Rev. Stat. § 513.430.1(5)	\$0.00	\$12,000.00
1996 Honda Civic	Mo. Rev. Stat. § 513.430.1(5)	\$1,000.00	\$1,000.00
1999 Pontiac Grand Am	Mo. Rev. Stat. § 513.430.1(5)	\$500.00	\$500.00

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxxxx0001	J	DATE INCURRED: 01/2015 NATURE OF LIEN: Automobile COLLATERAL: 2014 Dodge Avenger REMARKS:				\$15,537.00	\$3,537.00
Carfinance.com 7525 Irvine Center Dr Irvine, CA 92610		VALUE: \$12,000.00					
Subtotal (Total of this Page) >						\$15,537.00	\$3,537.00
Total (Use only on last page) >						\$15,537.00	\$3,537.00

No continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #: xxx-xx-2446 Missouri Department of Revenue P.O. Box 475 Jefferson City, MO 65105	J	DATE INCURRED: 2013 CONSIDERATION: income tax REMARKS:				\$2,638.00	\$2,638.00	\$0.00	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						Subtotals (Totals of this page) >	\$2,638.00	\$2,638.00	\$0.00
						Total >	\$2,638.00		
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)									
						Totals >		\$2,638.00	\$0.00
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-xx-2446 AAA Checkmate 327 Missouri Ave Ste 412 East St. Louis IL 62201	J	DATE INCURRED: 2004 CONSIDERATION: loan REMARKS:				\$786.00
ACCT #: xx-xxx151-1 AAA Insurance 12901 North Forty Dr. St. Louis MO 63141	J	DATE INCURRED: 10/23/2013 CONSIDERATION: Insurance Bill REMARKS:				\$453.00
ACCT #: xxx-xx-2446 AARGON AGENCY INC 550 Wall St # 212 Saint Charles, MO 63303	J	DATE INCURRED: 4/29/2015 CONSIDERATION: Collecting for -aMEREN mISSOURI REMARKS:				\$0.00
ACCT #: AFNI P.O. Box 22371 Dallas, TX 75222	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxx24-02 AFNI P.O. Box 22371 Dallas, TX 75222	J	DATE INCURRED: 2/20/2013 CONSIDERATION: Collecting for -T-Mobile REMARKS:				\$1,510.82
ACCT #: xxx-xx-2446 Ameren UE P.O. Box 66529 St. Louis, MO 66529	J	DATE INCURRED: 2007 CONSIDERATION: Utility REMARKS:				\$1,000.00
Subtotal >						\$3,749.82
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx3626 America Online PO Box 17400 Jacksonville FL 32245-7400	J	DATE INCURRED: CONSIDERATION: ISP REMARKS:				\$96.00
ACCT #: xxxxxxxxxxxx4199 American Eagle GECRB GE Capital Retail bank/Attention: Bankru PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 11/2011 CONSIDERATION: Charge Account REMARKS: Current Account				\$501.00
ACCT #: xxx-xx-2446 American International South INs co PO Box 1802 Alpharetta, GA 30023	J	DATE INCURRED: 2005 CONSIDERATION: insurance REMARKS:				\$41.00
ACCT #: xxxxx7A06 American Medical Collection Agency 2269 South Saw Mill River Road. Building Elmsford, NY10523	J	DATE INCURRED: 7/24/2002 CONSIDERATION: Collecting for -Quest Diagnostics REMARKS:				\$350.35
ACCT #: Anchor Receivables PO Box 41003 Norfolk, VA 23541	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxx0112 Argent Healthcare Financial Services 2726 Frank Scoot Pkwy West Belleville, IL 62223	J	DATE INCURRED: 3/14/2003 CONSIDERATION: Medical Bills REMARKS:				\$413.00

Sheet no. 1 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,401.35

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xx01 12 Argent Healthcare Financial Services, IN 2726 Frank Scott Pkwy West Belleville IL 62223	J	DATE INCURRED: 1/2002 CONSIDERATION: Medical Bills REMARKS:				\$98.00
ACCT #: xxx-xx-2446 Aspen Waste 13710 Green ASH Court Earth City, MO 63045	J	DATE INCURRED: 2007 CONSIDERATION: Trash REMARKS:				\$65.00
ACCT #: x-xxxx7231 Aspen Waste 13710 Green ASH Court Earth City, MO 63045	J	DATE INCURRED: 2/17/2009 CONSIDERATION: Trash REMARKS:				\$60.57
ACCT #: Asset Acceptance P.O. Box 2041 Warren, MI 48090	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxxxxx0000 Associated Recovery Systems 8665 Baypine Rd. Suite 200 Jacksonville FL 32256	J	DATE INCURRED: 1/14/2015 CONSIDERATION: Collecting for -Sears REMARKS:				\$2,786.46
ACCT #: xxxxxxxxxxxxxx5652 ATT&T Wireless/NCO Financial Systems INC PO Box 41417 DPT 99 Philadelphia, PA 19101	J	DATE INCURRED: CONSIDERATION: Cell Phone Account REMARKS:				\$1,011.00

Sheet no. 2 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$4,021.03

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx9233 Bank Of America PO Box 982236 El Paso, TX 79998	J	DATE INCURRED: 01/2013 CONSIDERATION: Credit Card REMARKS:				\$960.00
Representing: Bank Of America		Convergent Outsourcing PO Box 9004 Renton, WA 98057-9004				Notice Only
ACCT #: xx7732 BJC Healthcare PO Box 958410 Saint Louis, MO 63195-8410	J	DATE INCURRED: 6/2013 CONSIDERATION: Medical Bills REMARKS:				\$400.00
ACCT #: xx-xxxxxx-xxxxxxx9464 Blockbuster Video/Credit Protection ssoc 13355 Noel Rd Dallas TX 75240	J	DATE INCURRED: 10/2002 CONSIDERATION: Extended viewing fees REMARKS:				\$16.00
ACCT #: Blossom Wood Day School 8390 Latty Ave. Hazelwood MO 63042	J	DATE INCURRED: 3/29/2005 CONSIDERATION: School REMARKS:				\$1,546.00
ACCT #: Blossom Wood DAY School 8390 LATTY AVE HAZELWOOD MO 63042	J	DATE INCURRED: CONSIDERATION: TUITION FEES REMARKS:				\$1,546.00
Sheet no. 3 of 24 continuation sheets attached to						Subtotal >
Schedule of Creditors Holding Unsecured Nonpriority Claims						\$4,468.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-xx-2446 Brother Loan & Finance Company 327 Missouri Ave East St. Louis IL 62201	J	DATE INCURRED: 2004 CONSIDERATION: Loan REMARKS:				\$962.00
ACCT #: xxxxxxxxxxxx2171 Capital One Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	J	DATE INCURRED: 07/2010 CONSIDERATION: Credit Card REMARKS:				\$820.00
ACCT #: xxxxxxxxxxxx9216 Capital One/ Law Office of Mitchell Kay PO Box 9006 Smithtown, NY 11787-9006	J	DATE INCURRED: 12/2002 CONSIDERATION: Credit Card REMARKS:				\$920.00
ACCT #: xxxx0055 Cavalry Portfolio PO Box 1017 Hawthorne, NY 10532	J	DATE INCURRED: 6/8/2005 CONSIDERATION: Collection REMARKS:				\$1,010.50
ACCT #: xxxxxx xx-1601 Certegy/ Garden Ridge PO BOX 30046 Tampa FL 336303046	J	DATE INCURRED: CONSIDERATION: Returned CHECK REMARKS:				\$55.00
ACCT #: xxx-xx-2446 Charter Communications PO Box 790086 Saint Louis, MO 63179-0086	J	DATE INCURRED: CONSIDERATION: Television REMARKS:				\$1,000.00
Sheet no. 4 of 24 continuation sheets attached to						Subtotal >
Schedule of Creditors Holding Unsecured Nonpriority Claims						\$4,767.50
						Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx2949 Charter Communications/Credit Protection 13355 Noel Rd. Dallas TX 75240-6602	J	DATE INCURRED: CONSIDERATION: Cable TV Provider REMARKS:				\$215.00
ACCT #: xxxxxxxxxx1790 Chase Receivables 1247 Broadway Sonoma, CA 95476	J	DATE INCURRED: 3/2005 CONSIDERATION: Collecting for -TARGET REMARKS:				\$639.34
ACCT #: xxxxxxxxxxxx5853 Childrens Place/Citicorp Credit Services Attn: Citicorp Credit Services PO Box 20507 Kansas City, MO 64195	J	DATE INCURRED: 11/2011 CONSIDERATION: Charge Account REMARKS:				\$319.00
ACCT #: xxx-xx-2446 Christian Hospital 11133 Dunn Rd. St. Louis, MO 63136	J	DATE INCURRED: 2008 CONSIDERATION: Medical REMARKS:				\$365.00
ACCT #: xxxxxxx0269 Christian Hospital 11133 Dunn Rd. St. Louis, MO 63136	J	DATE INCURRED: 8/2/2004 CONSIDERATION: Medical REMARKS:				\$1,544.55
ACCT #: xxx-xx-2446 Christian Hospital 11133 Dunn Rd. St. Louis, MO 63136	J	DATE INCURRED: 2012 CONSIDERATION: Medical REMARKS:				\$400.00

Sheet no. 5 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$3,482.89

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx02 69 Christian Hospital NE-EW PO BOX 502705 St. Louis MO 63150-2705	J	DATE INCURRED: 6/2004 CONSIDERATION: Medical Bills REMARKS:				\$98.00
ACCT #: xxxxxxx1951 Clarkson Eyecare 40 E. North Ave Eureka, MO 63025	J	DATE INCURRED: 4/14/2014 CONSIDERATION: Medical Bills REMARKS:				\$0.00
ACCT #: Club Fitness Customer Service Center 3643 N. St. Peters Pkwy. Saint Peters, MO 63376	J	DATE INCURRED: 10/12/2015 CONSIDERATION: Membership/Subscription REMARKS:				\$177.38
ACCT #: xxxxx9121 Comenity Bank/New York & Company PO Box 182125 Columbus, OH 43218	J	DATE INCURRED: 06/2015 CONSIDERATION: Charge Account REMARKS:				\$294.00
ACCT #: xxxxx3628 Comenity Bank/Victorias Secret PO Box 182125 Columbus, OH 43218	J	DATE INCURRED: 02/2010 CONSIDERATION: Charge Account REMARKS:				\$1,270.00
ACCT #: xxxxxxxxxxxxxx0328 Comenity Capital Bank/HSN PO Box 182125 Columbus, OH 43218	J	DATE INCURRED: 12/2012 CONSIDERATION: Charge Account REMARKS:				\$2,697.00

Sheet no. 6 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$4,536.38

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxx4680 Comenity Capital Bank/HSN PO Box 182125 Columbus, OH 43218	J	DATE INCURRED: 10/2014 CONSIDERATION: Charge Account REMARKS:				\$419.00
ACCT #: xxxxx5149 Community ccrX PO BOX 52434 Phoenix AZ 85072-2434	J	DATE INCURRED: 11/1/2012 CONSIDERATION: Fee Simple REMARKS:				\$723.90
ACCT #: xxx3893 Consumer Collection PO Box 1839 Maryland Heights, MO 63043	J	DATE INCURRED: CONSIDERATION: Original Creditor Name: 01 CLUB FITNESS REMARKS:				\$176.00
ACCT #: xxxx6529 Credit Management Lp 4200 International Pkwy Carrollton, TX 75007	J	DATE INCURRED: 02/2013 CONSIDERATION: Original Creditor Name: CHARTER COMMUNICATI REMARKS:				\$52.00
ACCT #: x9096 Credit Protection Association 13355 Noel Rd. Ste. 2100 Dallas, TX 75240	J	DATE INCURRED: 10/15/2002 CONSIDERATION: Collecting for -blockbuster REMARKS:				\$15.96
ACCT #: xxx-xx-2446 Crystal Rock Finance 327 Missouri Ave – Suite 300 East Saint Louis, IL 62201	J	DATE INCURRED: June 2015 CONSIDERATION: loan REMARKS:				\$1,000.00

Sheet no. 7 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,386.86

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxx4251 Dell Financial Services 15 Union St. Lawrence MA 01840	J	DATE INCURRED: 8/18/2004 CONSIDERATION: Collecting for -dell REMARKS:				\$2,329.92
ACCT #: xxxxxxxxxxxxxxx4251 Dell Financial Services/ Oxford Managmen CS 9018 Melville, NY 11747	J	DATE INCURRED: 11/2002 CONSIDERATION: Charge Account REMARKS:				\$2,330.00
ACCT #: xxxxxxxxxxxxx4699 Dept Of Ed/Nelnet Attn: Claims PO Box 82505 Lincoln, NE 68501	J	DATE INCURRED: 12/2013 CONSIDERATION: Educational REMARKS:				\$7,125.00
ACCT #: xxxxxxxxxxxxx4699 Dept Of Ed/Nelnet Attn: Claims PO Box 82505 Lincoln, NE 68501	J	DATE INCURRED: 12/2013 CONSIDERATION: Educational REMARKS:				\$5,522.00
ACCT #: xxxxxx0797 Dial Adjustment Bureau-Essence Mag 960 McArther BLVD Mahwah NJ 074950011	J	DATE INCURRED: CONSIDERATION: Subscription Fee REMARKS:				\$53.00
ACCT #: Dial Adjustment Bureu 960 Macarthur Blvd Mahwah, NJ 07495-0011	J	DATE INCURRED: 10/12/2002 CONSIDERATION: Collecting for -Essence Magazine REMARKS:				\$52.06

Sheet no. 8 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$17,411.98

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-xx-2446 DirecTV P.O. Box 6550 Greenwood Village, CO 80155-6550	J	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$1,000.00
ACCT #: xxxxxxxxxxx7578 Discover Financial Attn: Bankruptcy PO Box 3025 New Albany, OH 43054	J	DATE INCURRED: 03/2014 CONSIDERATION: Credit Card REMARKS:				\$517.00
ACCT #: xxxxxxxxx3950 Dsnb Macys Macys Bankruptcy Department PO Box 8053 Mason, OH 45040	J	DATE INCURRED: 02/2014 CONSIDERATION: Charge Account REMARKS:				\$915.00
ACCT #: xxx-xx-2446 Emergency Physicians 75 Remit Dr. 6804 Chicago, IL 60675	J	DATE INCURRED: 2006 CONSIDERATION: Medical REMARKS:				\$194.00
ACCT #: xxx8715 ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256	J	DATE INCURRED: 12/2011 CONSIDERATION: Original Creditor Name: SPRINT REMARKS:				\$276.00
ACCT #: Family Therapy- Kaufman-Yavitz 690 Greenway Manor Dr. St. Louis MO 63132	J	DATE INCURRED: 5/31/2007 CONSIDERATION: Familt Thereapy REMARKS:				\$419.32

Sheet no. 9 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$3,321.32

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx0750 Famous Barr/Karfeld Law Firm 611 Olive St. ste 1640 St. Louis MO 63101	J	DATE INCURRED: 7/2002 CONSIDERATION: Credit Card REMARKS:				\$691.00
ACCT #: xxx-xx-2446 Fingerhut/Metabank 6250 Ridgewood Rd Saint Cloud, MN 56303-0820	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$251.00
Representing: Fingerhut/Metabank		Jefferson Capital Systems 16 McLeland Rd Saint Cloud, MN 56303				Notice Only
ACCT #: xxxxxxxxxxxx9946 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	J	DATE INCURRED: 08/2015 CONSIDERATION: Credit Card REMARKS:				\$330.00
ACCT #: xxx-xx-2446 First Revenue 4500 Cherry Creeks Dr. Suite 300 Denver, CO 80246	J	DATE INCURRED: CONSIDERATION: Collecting for ATT REMARKS:				\$0.00
ACCT #: xxxxx3373 Fitness Quest 1400 Raff Rd. SW Canton OH 44750	J	DATE INCURRED: 4/2003 CONSIDERATION: FITNESS FEES REMARKS:				\$415.00

Sheet no. 10 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,687.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: x8432 Gateway Endoscopy Center 12855 N 40 Dr. Ste 150 Saint Louis, MO 63141-8662	J	DATE INCURRED: 7/22/2011 CONSIDERATION: Medical Bills REMARKS:				\$127.08
ACCT #: xxx-xx-2446 Gateway Netro Credit Union 1001 Pine St. Saint Louis, MO 63101	J	DATE INCURRED: CONSIDERATION: bank account REMARKS:				\$500.00
ACCT #: xxx-xx-2446 Geico Payment Processing PO Box 55126 Boston, MA 02205-5126	J	DATE INCURRED: 2015 CONSIDERATION: insurance REMARKS:				\$218.00
ACCT #: xxx-xx-2446 Genesis Financial 3175 Commercial Ave. Suite 201 Northbrook, IL 60062	J	DATE INCURRED: 1999 CONSIDERATION: Credit Card REMARKS:				\$595.00
ACCT #: xxxxxx3626 GPO 690 Greenway Manor Dr. Apt F Florissant, MO 63031-1312	J	DATE INCURRED: 11/19/2004 CONSIDERATION: Collecting for -America Online REMARKS:				\$95.60
ACCT #: xxx xxxxxxxx xxxxx xx. Apt F Greenway Chase Apts.-Capreit, INC 11200 Rockville Pike Ste. 100 Rockville MD 20852	J	DATE INCURRED: 4/2005 CONSIDERATION: Rent REMARKS:				\$10,050.00

Sheet no. 11 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$11,585.68

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-xx-2446 Greeway Chase Apts 11200 Rockville Pike Rockville, MD 20852	J	DATE INCURRED: 2005 CONSIDERATION: Alease REMARKS:				\$10,050.00
ACCT #: xxxxxxxxxxx6395 Helzburg -Citi Banks/LTD Financial Servi 7322 Southwest Freeway, ste 1600 Houston TX 77074	J	DATE INCURRED: 6/2002 CONSIDERATION: Bank REMARKS:				\$4,956.00
ACCT #: xxxxxx4979 INSTYLE MAG PO BOX 60001 Tampa FL 33660-0001	J	DATE INCURRED: CONSIDERATION: Subscription Fee REMARKS:				\$24.00
ACCT #: xxxxx1656 J&E Financial Service 32295 Mission Trail 8-277 Lake Elsinore, CA 92530	J	DATE INCURRED: 2/1/2014 CONSIDERATION: Collecting for -Gateway Metro CU REMARKS:				\$961.08
ACCT #: Kaufman-Yavitz, LPC, LCSW 1121 Olivette Exec Pkwy SUITE 210 St. Louis MO 63132	J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxx-xx-2446 Laclede Gas 720 Olive St. Rm. 1215 c/o Bankruptcy St. Louis, MO 63101	J	DATE INCURRED: 2007 CONSIDERATION: Utility REMARKS:				\$189.00
Sheet no. <u>12</u> of <u>24</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$16,180.08
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx31-10 Law Office of Mitchell N Kacy PO BOX 9006 Smithtown NY 11787-9006	J	DATE INCURRED: 9/2004 CONSIDERATION: Collecting REMARKS:				\$524.54
ACCT #: xxxxxxxxxxxxx216-A Law Offices of Mitchell N Kay PO BOX 9006 Smithtown NY 11787-9006	J	DATE INCURRED: 4/2005 CONSIDERATION: Collecting for -Capital One REMARKS:				\$820.57
Representing: Law Offices of Mitchell N Kay		Capital One				Notice Only
ACCT #: xxx-xx-2446 Lendup 237 Kearny St #372 San Francisco, CA 94108	J	DATE INCURRED: March 2015 CONSIDERATION: loan REMARKS:				\$300.00
ACCT #: xxx xxxxxxxxxxxxx6395 LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston TX 77074	J	DATE INCURRED: 3/2005 CONSIDERATION: Collecting for -Helzberg REMARKS:				\$4,955.63
ACCT #: Macy's P.O. Box 183083 Columbus, OH 43218-3083	J	DATE INCURRED: 2/2004 CONSIDERATION: Credit Card REMARKS:				\$691.00

Sheet no. 13 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$7,291.74

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Macy's		Karfeld Law Firm PC				Notice Only
ACCT #: xx5674 MCA Management 2797 High Ridge Blvd. High Ridge, MO 63049-2202	J	DATE INCURRED: 5/27/2004 CONSIDERATION: Collecting for -Imo's Pizza REMARKS:				\$42.22
ACCT #: xx9258 MCA Management 2797 High Ridge Blvd. High Ridge, MO 63049-2202	J	DATE INCURRED: 5/1/2003 CONSIDERATION: Collecting for -Normandy Fire Dpt. REMARKS:				\$444.00
ACCT #: xx5550 MCA Management 2797 High Ridge Blvd. High Ridge, MO 63049-2202	J	DATE INCURRED: 4/4/2005 CONSIDERATION: Collecting for -Imos Pizza REMARKS:				\$35.00
ACCT #: xx-xxxxx5560 Merchant's Credit Guide Co. 223 W.Jackson Blvd Chicago, IL 60606	J	DATE INCURRED: 9/15/2004 CONSIDERATION: Collecting for -Genesis Finacial Solution REMARKS:				\$593.48
ACCT #: xxxxx3718 Mercy Clinic East Comm. PO Box 504655 Saint Louis, MO 63150-4655	J	DATE INCURRED: 4/27/2015 CONSIDERATION: Medical Bills REMARKS:				\$61.71

Sheet no. 14 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,176.41

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxxxxx3682	J	DATE INCURRED: 11/12/2014 CONSIDERATION: Medical Bills REMARKS:				\$22.30	
Mercy Clinic East Comm. PO Box 504655 Saint Louis, MO 63150-4655							
ACCT #: xxxxxxx2021	J	DATE INCURRED: 12/25/2014 CONSIDERATION: Medical Bills REMARKS:				\$39.57	
Mercy Clinic East Comm. PO Box 504655 Saint Louis, MO 63150-4655							
ACCT #: xxxxx3718	J	DATE INCURRED: 8/27/2015 CONSIDERATION: Medical Bills REMARKS:				\$25.88	
Mercy Clinic East Comm. PO Box 504655 Saint Louis, MO 63150-4655							
ACCT #: xxxxx3718	J	DATE INCURRED: 10/31/2013 CONSIDERATION: Medical Bills REMARKS:				\$86.64	
Mercy Clinic East Comm. PO Box 504655 Saint Louis, MO 63150-4655							
ACCT #: xxxxxxx3634	J	DATE INCURRED: 2/10/2015 CONSIDERATION: Medical Bills REMARKS:				\$43.01	
Mercy Clinic East Comm. PO Box 504655 Saint Louis, MO 63150-4655							
ACCT #: xxx-xx-2446	J	DATE INCURRED: 2003 CONSIDERATION: Car balance REMARKS:				\$9,436.00	
Midwest Acceptance Corp 1257 Dougherty Ferry Rd Valley Park, MO 63088							
Sheet no. 15 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$9,653.40
						Total >	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Monterey Financial Services, INC 4095 Avenida De La Plata Oceanside, CA, 92056	J	DATE INCURRED: 8/11/2015 CONSIDERATION: Payday Loan REMARKS:				\$480.39
ACCT #: xxxxx2418 Monterey Financial Svc PO Box 5199 Oceanside, CA 92052	J	DATE INCURRED: 08/2015 CONSIDERATION: Unsecured REMARKS:				\$490.00
ACCT #: xxx-xx-2446 Muscle Fitness PO Box 37481 Boone, IA 50037	J	DATE INCURRED: 2008 CONSIDERATION: Subscription REMARKS:				\$30.00
ACCT #: xxx8984 National Credit System Attn: Bankruptcy PO Box 312125 Atlanta, GA 31131	J	DATE INCURRED: 07/2010 CONSIDERATION: Original Creditor Name: PELICAN COVE REMARKS:				\$160.00
ACCT #: xxx-xx-2446 NCO Financial 507 Prudential Rd. Horsham, PA 19044-2308	J	DATE INCURRED: 2008 CONSIDERATION: Collecting for Directv REMARKS:				\$200.00
ACCT #: xxYN6P NCO Financial System INC 507 Prudential Road Horsham, PA 19044	J	DATE INCURRED: 4/6/2004 CONSIDERATION: Collecting for -Progressive REMARKS:				\$140.96
Sheet no. 16 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$1,501.35
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxNBM1 NCO Financial Systems PO Box 17080 Wilmington, DE 19850-7080	J	DATE INCURRED: 10/28/2004 CONSIDERATION: Collecting for -AT&T REMARKS:				\$1,010.50
ACCT #: xxx0164 NCO Financial Systems, Inc. 909 E. Republic Rd. BLDG. D Suite 200 Springfield, MO 65807	J	DATE INCURRED: 1/31/2003 CONSIDERATION: Collecting for -DePaul/Midwest Radio REMARKS:				\$140.00
ACCT #: xxx0164 NCO Financial Systems, INC.-Midwes 909 E Republic Rd BLDG d sTE 200 Springfield MO 65807	J	DATE INCURRED: 9/2001 CONSIDERATION: Medical Bills REMARKS:				\$140.00
ACCT #: xxx-xx-2446 Neighbors Credit Union 6300 S. Lindbergh St. Louis, MO 63123	J	DATE INCURRED: October 2015 CONSIDERATION: bank account REMARKS:				\$300.00
ACCT #: xxxxxx0029 Neighbors Credit Union	J	DATE INCURRED: 10/30/2015 CONSIDERATION: Bank REMARKS:				\$299.76
ACCT #: xxxxxx6551 Nordstrom Fsb 13531 E Caley Ave Englewood, CO 80111	J	DATE INCURRED: 06/19/2015 CONSIDERATION: Charge Account REMARKS:				\$368.00
Sheet no. 17 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$2,258.26
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx5258 Normandy Fire Dept./MCA Management CO PO BOX 480 High Ridge MO 63049	J	DATE INCURRED: 9/2001 CONSIDERATION: Medical Bills REMARKS:				\$444.00
ACCT #: Northland Group Inc. PO Box 390846 Minneapolis, MN 55439	J	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				Notice Only
ACCT #: xxxx xx26 93 Parenting Magazine PO BOX 60001 Tampa FL 33660-0001	J	DATE INCURRED: CONSIDERATION: Subscription Fee REMARKS:				\$12.00
ACCT #: xxxx79-01 Personal Finance CO/ The Legal Center 220 Salt Lick Rd. St. Peter MO 63376	J	DATE INCURRED: 4/2003 CONSIDERATION: Unsecured Loan REMARKS:				\$3,200.00
ACCT #: xxxx79-01 Personal Finance Company	J	DATE INCURRED: 2/4/2005 CONSIDERATION: loan REMARKS:				\$3,155.00
ACCT #: xxxx9480 Pinnacle Credit Service Attn: Bankruptcy PO Box 640 Hopkins, MN 55343	J	DATE INCURRED: 06/2013 CONSIDERATION: Original Creditor Name: VERIZON WIRELESS REMARKS:				\$479.00
Sheet no. 18 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$7,290.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxYN6P Progressiv Insurance CO/NCO Financial Sy PO BOX 41417 Dept. 99 Philadelphia PA 19101	J	DATE INCURRED: CONSIDERATION: Insurance Premium REMARKS:				\$141.00
ACCT #: Quest Diagnostics/AMCA Collection Agency 2269 South Saw Mill River Rd. bldg3 Elmsford NY 10523	J	DATE INCURRED: 1/2002 CONSIDERATION: Medical Bills REMARKS:				\$182.00
ACCT #: x0496 Rickman & Rickman Po Box 212269 Columbia, SC 29221	J	DATE INCURRED: 12/2012 CONSIDERATION: Original Creditor Name: ST JOHNS MERCY HOSPIT REMARKS:				\$84.00
ACCT #: xx4896 Rickman & Rickman Po Box 212269 Columbia, SC 29221	J	DATE INCURRED: 03/2013 CONSIDERATION: Original Creditor Name: ST JOHNS MERCY HOSPIT REMARKS:				\$59.00
ACCT #: x0495 Rickman & Rickman Po Box 212269 Columbia, SC 29221	J	DATE INCURRED: 12/2012 CONSIDERATION: Original Creditor Name: ST JOHNS MERCY HOSPIT REMARKS:				\$12.00
ACCT #: xxxxxxxxxxx8466 SBC Internet Services PO Box 203370 Austin, tx 78759-3370	J	DATE INCURRED: 7/10/2004 CONSIDERATION: Internet REMARKS:				\$0.00
Sheet no. 19 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$478.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xx xxx xxx8466 SBC Internet Services PO BOX 203370 Austin TX 78759-3370	J	DATE INCURRED: CONSIDERATION: ISP REMARKS:				\$27.00
ACCT #: xxxxxxxxxxxx8466 SBC Interney Services PO Box 203370 Austin TX 78759-3370	J	DATE INCURRED: 10/2002 CONSIDERATION: Extended Viewing Fees REMARKS:				\$16.00
ACCT #: xxxxxxxxxx0000 Sears Citi Cards/Associated Recovery Sys 8665 Baypine Rd. ste 200 Jacksonville FL 32256	J	DATE INCURRED: 6/2002 CONSIDERATION: Credit Card REMARKS:				\$2,787.00
ACCT #: xxx-xx-2446 Security Credit c/o Welman Weinberg Reis 323 W. Lakesdie Ave Ste 200 Cleveland, OH 44113	J	DATE INCURRED: 2006 CONSIDERATION: loan REMARKS:				\$265.00
ACCT #: xxxxx5149 Silverscript Insureance Company PO BOX 504849 St. Louis MO 63150-4849	J	DATE INCURRED: 12/15/2014 CONSIDERATION: Insurance REMARKS:				\$811.00
ACCT #: xxxxxxxxxxxx1244 Springleaf Financial S 510 N Highway 67 St Florissant, MO 63031	J	DATE INCURRED: 03/2015 CONSIDERATION: Note Loan REMARKS:				\$4,640.00
Sheet no. 20 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$8,546.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-xx-2446 St. Louis Post-Dispatch PO Box 501148 Saint Louis, MO 63150-1148	J	DATE INCURRED: 2006 CONSIDERATION: Newspaper REMARKS:				\$20.00
ACCT #: xxxxxxxxxxx9112 Synchrony Bank Credit Card Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 02/2007 CONSIDERATION: Charge Account REMARKS: Current Account				\$0.00
ACCT #: xxxxxxxxxxx1257 Synchrony Bank/ JC Penneys Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 03/2014 CONSIDERATION: Charge Account REMARKS: Current Account				\$451.00
ACCT #: xxxxxxxxxxx2898 Synchrony Bank/Amazon Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 11/2013 CONSIDERATION: Charge Account REMARKS: Current Account				\$842.00
ACCT #: xxxxxxxxxxx4580 Synchrony Bank/Gap Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 04/2014 CONSIDERATION: Charge Account REMARKS: Current Account				\$410.00
ACCT #: xxxxxxxxxxx3201 Synchrony Bank/TJX Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 07/2015 CONSIDERATION: Charge Account REMARKS: Current Account				\$200.00

Sheet no. 21 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,923.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx6676 Synchrony Bank/Walmart Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	J	DATE INCURRED: 09/2014 CONSIDERATION: Charge Account REMARKS: Current Account				\$647.00
ACCT #: xxxxxxxxxxxx5000 T Mobile Wireless/Valentine&Kebartas INC PO Box 325 Lawrence MA 1842	J	DATE INCURRED: CONSIDERATION: Cell Phone Account REMARKS:				\$1,511.00
ACCT #: xxxxx4484 Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440	J	DATE INCURRED: 11/2012 CONSIDERATION: Credit Card REMARKS: Current Account				\$334.00
ACCT #: xxxxx7241 Tide Finance 425 SW 44th St. Oklahoma City, OK 73109	J	DATE INCURRED: 12/2013 CONSIDERATION: Installment Sales Contract REMARKS: Paid Account Closed				\$0.00
ACCT #: xxxxxxxxxxxx1790 TNB-Target 1247 Broadway Sonoma, CA 95476	J	DATE INCURRED: 6/2002 CONSIDERATION: Credit Card REMARKS:				\$640.00
ACCT #: xxx-xx-2446 US Bank 800 Nicollet Mall Minneapolis, MN 55402	J	DATE INCURRED: CONSIDERATION: Overdraft REMARKS:				\$500.00

Sheet no. 22 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$3,632.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: US Bank PO BOX 5227 CN-OH-W15 Cincinnati, OH 45202-5227	J	DATE INCURRED: 10/14/2015 CONSIDERATION: Bank REMARKS:				\$433.24
ACCT #: xxxxxxxxxx5000 Valentine & Kebartas INC PO BOX 325 Lawrence MA 01842	J	DATE INCURRED: 7/24/2004 CONSIDERATION: Collecting for -Tmobile REMARKS:				\$1,510.82
ACCT #: xxxx2501 Vantage Credit Union PO Box 4433 Bridgeton, MO 63044	J	DATE INCURRED: 04/2002 CONSIDERATION: Automobile REMARKS: Paid Account Closed				\$0.00
ACCT #: xxxx7517 Washington University Physicians PO Box 502432 St. Louis, MO 63150-2432	J	DATE INCURRED: 5/31/2004 CONSIDERATION: Medical REMARKS:				\$372.00
ACCT #: xxxx75 17 Washington University Physicians 660 S Euclid Ave. St. Louis MO 63110	J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$372.00
ACCT #: xxx2342 West County Radiology Group 11475 Olde Cabin Road, Suite 200 Saint Louis, MO 63141	J	DATE INCURRED: 1/7/2015 CONSIDERATION: Medical Bills REMARKS:				\$29.25

Sheet no. 23 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,717.31

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. TillmanCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxx2113 Wfdillards Credit Bureau Disp Des Moines, IA 50306	J	DATE INCURRED: 05/2014 CONSIDERATION: Charge Account REMARKS:				\$469.00
ACCT #: xxxxxxxx3701 World Finance Corp World Acceptance Corp/Attn Bankruptcy PO Box 6429 Greenville, SC 29606	J	DATE INCURRED: 08/2015 CONSIDERATION: loan REMARKS:				\$1,440.00
ACCT #: xxx-x08HZ World Martial Arts Academy 1000 Cave Springs Blvd Saint Peters, MO 63376	J	DATE INCURRED: 10/4/2007 CONSIDERATION: Martial Arts lessons REMARKS:				\$360.00

Sheet no. 24 of 24 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,269.00

Total >

\$127,736.36

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Christina and Cory Willis	residential lease Contract to be ASSUMED

In re **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	Michael	R.	Tillman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Chanel	L.	Tillman
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF MISSOURI**Case number
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Driver****Employer's name****Republic Services****Employer's address****12976 St. Charles Rock Rd.**
Number Street**Debtor 2 or non-filing spouse**

- ☒ Employed
☐ Not employed

Substitute Teacher**Hazelwood School District****15955 New Halls Ferry Rd.**
Number Street**Bridgeton** **MO** **63044**
City State Zip Code**Florissant** **MO** **63031**
City State Zip CodeHow long employed there? **8 years****8 months****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$3,533.23	\$570.00
3. Estimate and list monthly overtime pay.	+ \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$3,533.23	\$570.00

		For Debtor 1		For Debtor 2 or non-filing spouse
Copy line 4 here →	4.	\$3,533.23		\$570.00
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$516.23		\$43.62
5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00
5c. Voluntary contributions for retirement plans	5c.	\$49.70		\$0.00
5d. Required repayments of retirement fund loans	5d.	\$172.08		\$0.00
5e. Insurance	5e.	\$546.35		\$0.00
5f. Domestic support obligations	5f.	\$0.00		\$0.00
5g. Union dues	5g.	\$0.00		\$0.00
5h. Other deductions. Specify: _____	5h. +	\$0.00		\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$1,284.36		\$43.62
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,248.87		\$526.38
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		\$0.00
8b. Interest and dividends	8b.	\$0.00		\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		\$0.00
8d. Unemployment compensation	8d.	\$0.00		\$0.00
8e. Social Security	8e.	\$0.00		\$1,125.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00		\$0.00
8g. Pension or retirement income	8g.	\$0.00		\$0.00
8h. Other monthly income. Specify: _____	8h. +	\$0.00		\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$0.00		\$1,125.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,248.87	+	\$1,651.38
			=	\$3,900.25
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____				
	11.	+		\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.			\$3,900.25
				Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?				
<input checked="" type="checkbox"/> No.	None.			
<input type="checkbox"/> Yes. Explain:				

Fill in this information to identify your case:

Debtor 1	Michael	R.	Tillman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Chanel	L.	Tillman
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF MISSOURI**Case number
(if known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2**Dependent's age****Does dependent live with you?**Son15☐ No
☒ YesSon7☐ No
☒ Yes☐ No
☐ Yes☐ No
☐ Yes☐ No
☐ Yes**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
Include first mortgage payments and any rent for the ground or lot.4. \$800.00**If not included in line 4:**

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. _____

4d. Homeowner's association or condominium dues

4d. _____

Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$250.00</u>
6b. Water, sewer, garbage collection	6b.	_____
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$45.00</u>
6d. Other. Specify: <u>cell</u>	6d.	<u>\$280.00</u>
7. Food and housekeeping supplies	7.	<u>\$800.00</u>
8. Childcare and children's education costs	8.	<u>\$50.00</u>
9. Clothing, laundry, and dry cleaning	9.	<u>\$200.00</u>
10. Personal care products and services	10.	<u>\$100.00</u>
11. Medical and dental expenses	11.	<u>\$50.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$200.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$200.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$260.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>property tax</u>	16.	<u>\$25.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	<u>\$353.00</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: <u>student loan</u>	17c.	<u>\$78.00</u>
17d. Other. Specify: <u>state tax payments</u>	17d.	<u>\$100.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Michael** **R.** **Tillman** Case number (if known) _____
First Name Middle Name Last Name

21. Other. Specify: **gym membership** 21. + **\$25.00**
22. **Your monthly expenses.** Add lines 4 through 21.
The result is your monthly expenses. 22. **\$3,816.00**
23. **Calculate your monthly net income.**
- 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. **\$3,900.25**
- 23b. Copy your monthly expenses from line 22 above. 23b. - **\$3,816.00**
- 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. 23c. **\$84.25**
24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

None.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re **Michael R. Tillman**
Chanel L. Tillman

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$0.00			
B - Personal Property	Yes	4	\$28,185.00			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	1			\$15,537.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$2,638.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	25			\$127,736.36	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2				\$3,900.25
J - Current Expenditures of Individual Debtor(s)	Yes	3				\$3,816.00
TOTAL		42	\$28,185.00	\$145,911.36		

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re **Michael R. Tillman**
Chanel L. Tillman

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$2,638.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$12,647.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$593.48
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$15,878.48

State the following:

Average Income (from Schedule I, Line 12)	\$3,900.25
Average Expenses (from Schedule J, Line 22)	\$3,816.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$5,333.25

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$3,537.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,638.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$127,736.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$131,273.36

In re **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **44** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **11/20/2015** _____

Signature /s/ Michael R. Tillman
Michael R. Tillman

Date **11/20/2015** _____

Signature /s/ Chanel L. Tillman
Chanel L. Tillman

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$49,984.00	2015 Employment Income YTD - debtor
\$1,283.00	2015 Employment Income YTD - co-debtor
\$47,603.00	2014 Employment Income
\$48,911.00	2013 Employment Income

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,375.00	2015 Social Security Benefits
\$10,968.00	2014 Social Security Benefits

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Carfinance.com 7525 Irvine Center Dr Irvine, CA 92610	monthly, past 90 days	\$1,059.00	\$15,537.00
Car payment			

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

-
- None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman
Chanel L. Tillman**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Sean C. Paul, Attorney at Law 8917 Gravois Rd. St. Louis MO 63123	September 14, 2015	\$465 attorney fees
		\$43 credit reports
		\$335 filing fee

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Auto Centers Nissan		2002 Nissan Pathfinder

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
US Bank	Negative Checking Account	October 2015
Neighbor's Credit Union	overdrawn and closed in November 2015	Checking and Savings

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None



b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re: **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

21. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/20/2015

Signature /s/ Michael R. Tillman
of Debtor Michael R. Tillman

Date 11/20/2015

Signature /s/ Chanel L. Tillman
of Joint Debtor Chanel L. Tillman
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.

18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In re **Michael R. Tillman**
Chanel L. Tillman

Case No. _____
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Michael R. Tillman Chanel L. Tillman Printed Name(s) of Debtor(s) Case No. (if known) _____	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">X /s/ Michael R. Tillman</td> <td style="width: 50%; text-align: right;">11/20/2015</td> </tr> <tr> <td>Signature of Debtor</td> <td style="text-align: right;">Date</td> </tr> <tr> <td>X /s/ Chanel L. Tillman</td> <td style="text-align: right;">11/20/2015</td> </tr> <tr> <td>Signature of Joint Debtor (if any)</td> <td style="text-align: right;">Date</td> </tr> </table>	X /s/ Michael R. Tillman	11/20/2015	Signature of Debtor	Date	X /s/ Chanel L. Tillman	11/20/2015	Signature of Joint Debtor (if any)	Date
X /s/ Michael R. Tillman	11/20/2015								
Signature of Debtor	Date								
X /s/ Chanel L. Tillman	11/20/2015								
Signature of Joint Debtor (if any)	Date								

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Sean C. Paul, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Sean C. Paul

Sean C. Paul, Attorney for Debtor(s)
 Bar No.: 59371
 Sean C. Paul, Attorney at Law
 8917 Gravois Rd.
 St. Louis MO 63123
 Phone: (314) 827-4027
 Fax: (314) 222-0619
 E-Mail: scp@pklawonline.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

IN RE: **Michael R. Tillman**
Chanel L. Tillman

CASE NO

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$465.00</u>
Prior to the filing of this statement I have received:	<u>\$465.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/20/2015

Date

/s/ Sean C. Paul

Sean C. Paul

Sean C. Paul, Attorney at Law

8917 Gravois Rd.

St. Louis MO 63123

Phone: (314) 827-4027 / Fax: (314) 222-0619

Bar No. 59371

/s/ Michael R. Tillman

Michael R. Tillman

/s/ Chanel L. Tillman

Chanel L. Tillman

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION

IN RE: **Michael R. Tillman**
Chanel L. Tillman

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 11/20/2015

Signature /s/ Michael R. Tillman
Michael R. Tillman

Date 11/20/2015

Signature /s/ Chanel L. Tillman
Chanel L. Tillman

AAA Checkmate
327 Missouri Ave Ste 412
East St. Louis IL 62201

AAA Insurance
12901 North Forty Dr.
St. Louis MO 63141

AARGON AGENCY INC
550 Wall St # 212
Saint Charles, MO 63303

AFNI
P.O. Box 22371
Dallas, TX 75222

Ameren UE
P.O. Box 66529
St. Louis, MO 66529

America Online
PO Box 17400
Jacksonville FL 32245-7400

American Eagle GEGRB
GE Capital Retail bank/Attention: Bankru
PO Box 103104
Roswell, GA 30076

American International South INs co
PO Box 1802
Alpharetta, GA 30023

American Medical Collection Agency
2269 South Saw Mill River Road. Building
Elmsford, NY10523

Anchor Receivables
PO Box 41003
Norfolk, VA 23541

Argent Healthcare Financial Services
2726 Frank Scoot Pkwy West
Belleville, IL 62223

Argent Healthcare Financial Services, IN
2726 Frank Scott Pkwy West
Belleville IL 62223

Aspen Waste
13710 Green ASH Court
Earth City, MO 63045

Asset Acceptance
P.O. Box 2041
Warren, MI 48090

Associated Recovery Systems
8665 Baypine Rd. Suite 200
Jacksonville FL 32256

ATT&T Wireless/NCO Financial Systems INC
PO Box 41417 DPT 99
Philadelphia, PA 19101

Bank Of America
PO Box 982236
El Paso, TX 79998

BJC Healthcare
PO Box 958410
Saint Louis, MO 63195-8410

Blockbuster Video/Credit Protection ssoc
13355 Noel Rd
Dallas TX 75240

Blossom Wood Day School
8390 Latty Ave.
Hazelwood MO 63042

Blossom Wood DAY School
8390 LATTY AVE
HAZELWOOD MO 63042

Brother Loan & Finance Company
327 Missouri Ave
East St. Louis IL 62201

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Capital One

Capital One/ Law Office of Mitchell Kay
PO Box 9006
Smithtown, NY 11787-9006

Carfinance.com
7525 Irvine Center Dr
Irvine, CA 92610

Cavalry Portfolio
PO Box 1017
Hawthorne, NY 10532

Certegy/ Garden Ridge
PO BOX 30046
Tampa FL 336303046

Charter Communications
PO Box 790086
Saint Louis, MO 63179-0086

Charter Communications/Credit Protection
13355 Noel Rd.
Dallas TX 75240-6602

Chase Receivables
1247 Broadway
Sonoma, CA 95476

Childrens Place/Citicorp Credit Services
Attn: Citicorp Credit Services
PO Box 20507
Kansas City, MO 64195

Christian Hospital
11133 Dunn Rd.
St. Louis, MO 63136

Christian Hospital NE-EW
PO BOX 502705
St. Louis MO 63150-2705

Clarkson Eyecare
40 E. North Ave
Eureka, MO 63025

Club Fitness
Customer Service Center
3643 N. St. Peters Pkwy.
Saint Peters, MO 63376

Comenity Bank/New York & Company
PO Box 182125
Columbus, OH 43218

Comenity Bank/Victorias Secret
PO Box 182125
Columbus, OH 43218

Comenity Capital Bank/HSN
PO Box 182125
Columbus, OH 43218

Community ccrX
PO BOX 52434
Phoenix AZ 85072-2434

Consumer Collection
PO Box 1839
Maryland Heights, MO 63043

Convergent Outsourcing
PO Box 9004
Renton, WA 98057-9004

Credit Management Lp
4200 International Pkwy
Carrollton, TX 75007

Credit Protection Association
13355 Noel Rd. Ste. 2100
Dallas, TX 75240

Crystal Rock Finance
327 Missouri Ave - Suite 300
East Saint Louis, IL 62201

Dell Financial Services
15 Union St.
Lawrence MA 01840

Dell Financial Services/ Oxford Managmen
CS 9018
Melville, NY 11747

Dept Of Ed/Nelnet
Attn: Claims
PO Box 82505
Lincoln, NE 68501

Dial Adjustment Bureau-Essence Mag
960 McArthur BLVD
Mahwah NJ 074950011

Dial Adjustment Bureu
960 Macarthur Blvd
Mahwah, NJ 07495-0011

DirectTV
P.O. Box 6550
Greenwood Village, CO 80155-6550

Discover Financial
Attn: Bankruptcy
PO Box 3025
New Albany, OH 43054

Dsnb Macys
Macys Bankruptcy Department
PO Box 8053
Mason, OH 45040

Emergency Physicians
75 Remit Dr. 6804
Chicago, IL 60675

ERC/Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256

Family Therapy- Kaufman-Yavitz
690 Greenway Manor Dr.
St. Louis MO 63132

Famous Barr/Karfeld Law Firm
611 Olive St. ste 1640
St. Louis MO 63101

Fingerhut/Metabank
6250 Ridgewood Rd
Saint Cloud, MN 56303-0820

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

First Revenue
4500 Cherry Creeks Dr. Suite 300
Denver, CO 80246

Fitness Quest
1400 Raff Rd. SW
Canton OH 44750

Gateway Endoscopy Center
12855 N 40 Dr. Ste 150
Saint Louis, MO 63141-8662

Gateway Netro Credit Union
1001` Pine St.
Saint Louis, MO 63101

Geico
Payment Processing
PO Box 55126
Boston, MA 02205-5126

Genesis Financial
3175 Commercial Ave.
Suite 201
Northbrook, IL 60062

GPO
690 Greenway Manor Dr. Apt F
Florissant, MO 63031-1312

Greenway Chase Apts.-Capreit, INC
11200 Rockville Pike Ste. 100
Rockville MD 20852

Greeway Chase Apts
11200 Rockville PIke
Rockville, MD 20852

Helzburg -Citi Banks/LTD Financial Servi
7322 Southwest Freeway, ste 1600
Houston TX 77074

INSTYLE MAG
PO BOX 60001
Tampa Fl 33660-0001

J&E Financial Service
32295 Mission Trail 8-277
Lake Elsinore, CA 92530

Jefferson Capital Systems
16 McLeland Rd
Saint Cloud, MN 56303

Karfeld Law Firm PC

Kaufman-Yavitz, LPC, LCSW
1121 Olivette Exec Pkwy SUITE 210
St. Louis MO 63132

Laclede Gas
720 Olive St. Rm. 1215 c/o Bankruptcy
St. Louis, MO 63101

Law Office of Mitchell N Kacy
PO BOX 9006
Smithtown NY 11787-9006

Law Offices of Mitchell N Kay
PO BOX 9006
Smithtown NY 11787-9006

Lendup
237 Kearny St #372
San Francisco, CA 94108

LTD Financial Services
7322 Southwest Freeway Suite 1600
Houston TX 77074

Macy's
P.O. Box 183083
Columbus, OH 43218-3083

MCA Management
2797 High Ridge Blvd.
High Ridge, MO 63049-2202

Merchant's Credit Guide Co.
223 W.Jackson Blvd
Chicago, IL 60606

Mercy Clinic East Comm.
PO Box 504655
Saint Louis, MO 63150-4655

Midwest Acceptance Corp
1257 Dougherty Ferry Rd
Valley Park, MO 63088

Missouri Department of Revenue
P.O. Box 475
Jefferson City, MO 65105

Monterey Financial Services, INC
4095 Avenida De La Plata
Oceanside, CA, 92056

Monterey Financial Svc
PO Box 5199
Oceanside, CA 92052

Muscle Fitness
PO Box 37481
Boone, IA 50037

National Credit System
Attn: Bankruptcy
PO Box 312125
Atlanta, GA 31131

NCO Financial
507 Prudential Rd.
Horsham, PA 19044-2308

NCO Financial System INC
507 Prudential Road
Horsham, PA 19044

NCO Financial Systems
PO Box 17080
Wilmington, DE 19850-7080

NCO Financial Systems, Inc.
909 E. Republic Rd. BLDG. D Suite 200
Springfield, MO 65807

NCO Financial Systems, INC.-Midwes
909 E Republic Rd BLDG d sTE 200
Springfield MO 65807

Neighbors Credit Union
6300 S. Lindbergh
St. Louis, MO 63123

Neighbors Credit Union

Nordstrom Fsb
13531 E Caley Ave
Englewood, CO 80111

Normandy Fire Dept./MCA Management CO
PO BOX 480
High Ridge MO 63049

Northland Group Inc.
PO Box 390846
Minneapolis, MN 55439

Parenting Magazine
PO BOX 60001
Tampa FL 33660-0001

Personal Finance CO/ The Legal Center
220 Salt Lick Rd.
St. Peter MO 63376

Personal Finance Company

Pinnacle Credit Service
Attn: Bankruptcy
PO Box 640
Hopkins, MN 55343

Progressiv Insurance CO/NCO Financial Sy
PO BOX 41417 Dept. 99
Philadelphia PA 19101

Quest Diagnostics/AMCA Collection Agency
2269 South Saw Mill River Rd. bldg3
Elmsford NY 10523

Rickman & Rickman
Po Box 212269
Columbia, SC 29221

SBC Internet Services
PO Box 203370
Austin, tx 78759-3370

SBC Internet Services
PO BOX 203370
Austin TX 78759-3370

SBC Interney Services
PO Box 203370
Austin TX 78759-3370

Sears Citi Cards/Associated Recovery Sys
8665 Baypine Rd. ste 200
Jacksonville FL 32256

Security Credit
c/o Welman Weinberg Reis
323 W. Lakesdie Ave Ste 200
Cleveland, OH 44113

Silverscript Insureance Company
PO BOX 504849
St. Louis MO 63150-4849

Springleaf Financial S
510 N Highway 67 St
Florissant, MO 63031

St. Louis Post-Dispatch
PO Box 501148
Saint Louis, MO 63150-1148

Synchrony Bank Credit Card
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

Synchrony Bank/ JC Penneys
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

Synchrony Bank/Amazon
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

Synchrony Bank/Gap
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

Synchrony Bank/TJX
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

Synchrony Bank/Walmart
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

T Mobile Wireless/Valentine&Kebartas INC
PO Box 325
Lawrence MA 1842

Target
C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440

Tide Finance
425 SW 44th St.
Oklahoma City, OK 73109

TNB-Target
1247 Broadway
Sonoma, CA 95476

US Bank
800 Nicollet Mall
Minneapolis, MN 55402

US Bank
PO BOX 5227
CN-OH-W15
Cincinnati, OH 45202-5227

Valentine & Kebartas INC
PO BOX 325
Lawrence MA 01842

Vantage Credit Union
PO Box 4433
Bridgeton, MO 63044

Washington University Physicians
PO Box 502432
St. Louis, MO 63150-2432

Washington University Physicians
660 S Euclid Ave.
St. Louis MO 63110

West County Radiology Group
11475 Olde Cabin Road, Suite 200
Saint Louis, MO 63141

Wfdillards
Credit Bureau Disp
Des Moines, IA 50306

World Finance Corp
World Acceptance Corp/Attn Bankruptcy
PO Box 6429
Greenville, SC 29606

World Martial Arts Academy
1000 Cave Springs Blvd
Saint Peters, MO 63376

Fill in this information to identify your case:

Debtor 1 Michael R. Tillman
First Name Middle Name Last Name

Debtor 2 Chanel L. Tillman
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number _____
 (if known)

Check one box only as directed in this form and in Form 22A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file the Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$5,167.00</u>	<u>\$166.25</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	<u>\$0.00</u>	<u>\$0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>

Debtor 1 **Michael** **R.** **Tillman**
First Name Middle Name Last Name

Case number (if known) _____

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

5. Net income from operating a business, profession, or farm

Gross receipts (before all deductions)	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>		
Net monthly income from a business, profession, or farm	<u>\$0.00</u>	Copy here →	<u>\$0.00</u> <u>\$0.00</u>

6. Net income from rental and other real property

Gross receipts (before all deductions)	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	Copy here →	<u>\$0.00</u> <u>\$0.00</u>

7. Interest, dividends, and royalties

<u>\$0.00</u>	<u>\$0.00</u>
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8. Unemployment compensation

<u>\$0.00</u>	<u>\$0.00</u>
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Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:↓

For you..... \$0.00

For your spouse..... \$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

<u>\$0.00</u>	<u>\$0.00</u>
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10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. _____

10b. _____

10c. Total amounts from separate pages, if any.

+ _____ + _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

<u>\$5,167.00</u>	+	<u>\$166.25</u>	=	<u>\$5,333.25</u>
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Total current
monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11.....Copy line 11 here → 12a. \$5,333.25

Multiply by 12 (the number of months in a year).

X 12

12b. The result is your annual income for this part of the form.

12b. \$63,999.00

Debtor 1 Michael R. Tillman Case number (if known) _____
First Name Middle Name Last Name

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Missouri

Fill in the number of people in your household.

4

Fill in the median family income for your state and size of household..... 13.

\$72,711.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

- 14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
Go to Part 3.
- 14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.*
Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Michael R. Tillman
Michael R. Tillman

Date 11/20/2015
MM / DD / YYYY

X /s/ Chanel L. Tillman
Chanel L. Tillman

Date 11/20/2015
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.